

Health and Welfare

The City provides an annual allotment of \$18,336 (\$764.00 twice monthly) for the Mayor, Councilmembers, and City Attorney to use toward the purchase of benefits available under the City’s IRS Section 125 Cafeteria Benefits Plan (Flex Plan). From this allotment employees may choose coverage for themselves under one of the health plans offered by the City. With the remaining money, employees may elect: health coverage for their dependents; dental and/or vision coverage for themselves and their dependents; set aside funds in a flexible spending account (FSA) for reimbursement of eligible health or dependent care expenses; and/or place a portion of up to \$8,000 (\$333.33 twice monthly) in a taxable cash option.

MEDICAL INSURANCE

The City currently offers the Kaiser, Aetna Whole Health Southern CA EPO, Aetna Full Network HMO, and Aetna PPO plans to its active employees and their dependents through its Flex Plan. Health coverage is effective on the date of appointment. Eligible employees may waive City-sponsored medical coverage. Flex Allotment of employees waiving coverage and those with Employee Only medical coverage is fixed at \$15,162.

DENTAL INSURANCE

The City currently offers the Cigna DHMO and Cigna DPPO Plans. Coverage is effective on the date of appointment.

VISION INSURANCE

The City currently offers the MES Vision plan. Coverage is effective on the date of appointment.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both health and dependent/child care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual Health FSA allocation is \$2,850 from all sources. Dependent/Child Care FSAs are limited to \$5,000 from all sources.

CASH PAYMENT OPTION

Flex Plan allotment up to \$8,000 (\$333.33 twice monthly) remaining after electing medical, dental, vision and/or FSA coverage may be allotted to a taxable Cash Payment Option.

LIFE INSURANCE

The City provides Elected Officials with a \$50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, employees may purchase Optional coverage in multiples of \$10,000, up to a maximum of \$550,000 or four times their annual salary, whichever is less. Dependent coverage is also available if employees purchase Optional coverage for themselves. Dependent spouse or domestic partner can elect up to the lesser of \$100,000 or 50% of your coverage, in \$10,000 increments. Coverage of \$10,000 is available for dependent children up to age 26.

SHORT/LONG-TERM DISABILITY (STD/LTD) INSURANCE

The City provides Elected Officials with Short Term and Long-Term Disability insurance. If you are disabled according to the policy’s definition of disability, you may be eligible to receive a benefit based upon 60% of your basic earnings up to a maximum of \$2,500 per week. Benefits would begin after an “Elimination Period” of 30 days for an accident or sickness and would be paid for as long as you continue to meet the policy’s definition of disability. STD benefits are payable for up to nine weeks. After nine weeks, coverage transitions to LTD. LTD benefit is 60% of your monthly earnings to a maximum of \$10,000 per month. LTD benefits duration is based on your age when the disability occurs up to your Social Security normal retirement age.

Retirement

BASIC RETIREMENT

The City contracts with CalPERS for the provisions of its retirement benefits as set forth in the California Government Code and California Public Employees’ Pension Reform Act of 2013.

Retirement Tier	Retirement Formula	Employee Deduction	Minimum Age for Retirement
Tier 1 Retirement	Local Miscellaneous 3% @ 60	11.175%	50
Tier 2 Retirement	Local Miscellaneous 2% @ 60	9.075%	50
Tier 3 Retirement	Local Miscellaneous 2% @ 62	7.50%	52
Tier 1 Retirement	Local Safety 3% @ 50	13.00%	50
Tier 2 Retirement	Local Safety 3% @ 55	13.00%	50
Tier 3 Retirement	Local Safety 2.7% @ 57	14.25%	50

Tier 1 – Employees who became CalPERS members with the City of Chula Vista prior to 04/22/2011

Tier 2 - Employees who became members of CalPERS or a reciprocal agency between 04/22/2011 through 12/31/2012

Tier 3 - New CalPERS members or reciprocal agency members on or after 01/01/2013

Elected Officials may retire when they reach minimum age for retirement with five years of CalPERS service credit. Following is a summary of the CalPERS contract provisions:

- One Year Final Compensation (Tier 1 only)
- Three Year Final Compensation (Tier 2 & 3)
- 1959 Survivor Benefit - Level 4
- Post Retirement Survivor’s Continuance
- Military Service Credit as Public Service
- Credit for Unused Sick Leave
- Retired Death Benefit \$5,000
- Social Security Coverage-None

457 DEFERRED COMPENSATION

The City offers a 457 plan through Nationwide. Participation in the plan is voluntary and 100% employee funded.

Other Benefits

AUTO ALLOWANCE

Elected officials shall be entitled to car allowance up to an amount of \$1,000 per month (Mayor) or \$550 per month (Council members and City Attorney) at his/her discretion with the allowance contingent upon evidence of adequate auto insurance.

HOUSING AUTHORITY MEETING ALLOWANCE

To reimburse for the additional demands and expenses made upon and incurred in performing their official duty of the City, the Mayor and Councilmembers shall receive as compensation for their services \$50 per day for attending meetings of the Housing Authority, but not for more than four meetings per month.

Information contained herein is for informational purposes only. If there is conflicting information, the employee’s Compensation Summary and/or Civil Service Rules will prevail.